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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/345,820	06/30/1999	LYNN Y. SHIMADA	13065.36.1.1	1703

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EXAMINER

BASHORE, ALAIN L

ART UNIT PAPER NUMBER

1762

DATE MAILED: 07/26/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/345,820

Applicant(s)

SHIMADA, LYNN Y.

Examiner

Alain L. Bashore

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 01 April 2005.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 10-14 and 17-21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 10-14 and 17-21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 10-16, 18-20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al in view of Thomson et al in view of Anderson et al in view of Heindel et al in further view of Abe.

Kolling et al discloses a system configured to electronically initiate a payment to an amount owed to a vendor from a customer computer system regardless of whether the vendor utilizes an electronic payment technology. A user computer system includes an electronic accounting application (col 14, lines 36-38). An electronic payment file is generated by and transmitted from the customer computer system to pay an amount owed to a biller (col 15, lines 55-67; col 16, lines 1-6). The term "biller" is understood to encompass a vendor.

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A third-party electronic payment processing center (102) is electronically coupled to the user computer system so as to receive the electronic payment file from the user computer system and an ACH file generated by the third-party electronic payment processing center from the electronic payment file to effectuate payment of the amount owned to the vendor responsive to the electronic payment file received when electronic payment technology is available (18). A financial institution has a financial account corresponding to the vendor, wherein the financial institution is electronically coupled to the third party electronic payment processing center to receive the ACH file (fig 3).

Kolling does not disclose:

receiving the electronic payment of the amount owned to the vendor regardless of whether the vendor utilizes an electronic payment technology through electronic payment when available and through a printed check when no electronic payment technology is available;

receiving electronic print data at the local electronic payment processing interface from the electronic accounting application;

a printing device to effectuate payment;

a single electronic payment file comprising specific invoice and check

information as recited in claims 14 and 20;
using the print data to selectively generate an electronic payment file at
the local electronic payment processing interface; and,
print data that is "dynamic" (understood as: being continuously
changeable).

Anderson et al discloses effectuating payment of the amount owned to the
vendor regardless of whether the vendor utilizes an electronic payment technology
through electronic technology when available and through a printed check when no
electronic payment technology is available (col 13, lines 4-6).

It would have been obvious to one with ordinary skill in the art to effectuating
payment of the amount owned to the vendor regardless of whether the vendor utilizes
an electronic payment technology through electronic technology when available and
through a printed check when no electronic payment technology is available because of
what is taught by Anderson et al. Anderson et al teaches set-up requirements for vendor
interaction (col 12, line 49).

Thomson et al discloses a printing device (fig 3) and combining specific invoice
and check information as recited in claims 14 and 20 (fig 1a). Thomson et al also

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discloses receiving electronic print data at a local electronic payment processing interface from an electronic accounting application (col 7, lines 1-30).

It would have been obvious to one with ordinary skill in the art to include a single electronic payment file comprising specific invoice and check information as recited in claims 20 and 24 because of what is taught by Thomson et al. Thomson et al teaches that incorporation of all information into one entity allows for increased efficiency (col 4, line 68; col 5, lines 1-4).

It would have been obvious to one with ordinary skill in the art to include a printing device to effectuate payment because Kolling teaches that invoices may be mailed (col 15, lines 55-56).

It would have been obvious to one with ordinary skill in the art to include receiving electronic print data at a local electronic payment processing interface from an electronic accounting application because Thomson et al teaches formatting required from data files for printing purposes (col 7, lines 26-27).

Heindel et al discloses using the print data to selectively generate an electronic file (col 7, lines 15-27).

It would have been obvious to one with ordinary skill in the art to include using the print data to selectively generate an electronic payment file at the local electronic payment processing interface because Heindel et al teaches certain payment processing interfaces require print data translation for file capture to allow electronic payment capability (col 7, line 19).

Abe discloses print data that is dynamic (see abstract).

It would have been obvious to one with ordinary skill in the art to include using print data that is dynamic because Abe teaches that different application software require different inputs (col 1, lines 26-36).

3. Claims 17 and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kolling et al in view of Thomson et al in view of Anderson et al in further view of Heindel et al as applied to claim 10 and 18 above, and further in view of Ferguson et al.

Kolling et al, Anderson et al, Thomson et al, Heindel et al, or Abe explicitly disclose an ASCII text data format as recited in claims 21 and 25.

Ferguson et al discloses ASCII text data format (col.1, lines 41-50).

It would have been obvious to one with ordinary skill in the art to include ASCII text data formats because Ferguson et al teaches such formats as known in the art as conducive for reading purposes (col 1, lines 45-47).

Response to Arguments

4. Applicant's arguments filed have been fully considered but they are not persuasive. Reasons for combining the references are as set forth in the office action of record. Since all references deal with billing, there is no specific teaching away of a particular references.

Conclusion

5. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).


A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Regarding all Class 705 applications, the management contact regarding examination is: Vincent Millin (SPE, art unit 3624) at 571-272-6747.

7. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free)..


Alain L. Bashore
Primary Examiner
Art Unit 1762